



Job Aid: Altered Claims Records

Purpose

This Job Aid is to support the SOP for Escalating Claims with Misrepresentation to the legal department for review with examples of altered records and what to look for to determine that records have been altered.

Teams Impacted

- Operations
- Legal

Related References and Documents

- SOP – Escalating Misrepresentation Claims to Legal

Procedure

1. The following are examples of what to look for when deciding if records have been altered in an effort to get a claim approved.
 - a. In the record below, you can clearly see that the mileage has been changed. The font does not match the other numbers on the record and the spacing is off from the rest of the document as well.

The image shows a Walmart Auto Care Center service order form. The form includes a header with the Walmart logo and 'AUTO CARE CENTER' text. Below the header, there is a note: 'Please note, your tires will be electronically registered for the name and address stated on this work order pursuant to law.' The form contains several fields for vehicle information: Year (2016), Make (Dodge), Model (Charger), Color (Black), VIN, License, and Odometer (116,103). There is a date field (03-23-2023) and a keytag number (82311). A barcode is present with the text 'CPC # 400501804995501966'. The form also includes a table for service and merchandise descriptions, quantities, and prices. The service description is 'Battery Installation: Store Purchase' with a quantity of 1 and a price of \$0.00. The merchandise description is 'EverStart Maxx Lead Acid Automotive Battery, Group Size H7 (12 Volt/800 CCA) (Serial No: JCH20087305901)' with a quantity of 1 and a price of \$149.84. The total (excluding tax & govt. fees) is \$149.84.

| Service Description | Quantity | Price |
|---|----------|--------|
| Battery Installation: Store Purchase | 1 | \$0.00 |
| Service Total (Excluding Tax & Govt. Fees): | | \$0.00 |

| Merchandise Description | Quantity | Price |
|--|----------|----------|
| EverStart Maxx Lead Acid Automotive Battery, Group Size H7 (12 Volt/800 CCA) (Serial No: JCH20087305901) | 1 | \$149.84 |
| Merchandise Total (Excluding Tax): | | \$149.84 |
| Total (Excluding Tax & Govt. Fees): | | \$149.84 |

- b. In the following record, there are two changes. The first is once again the mileage has been changed and is a different font size and the alignment is off compared to the rest of the document. They have also entered a text box over the first concern and altered what it says. The fact that the lines in the background are removed and the spacing on the wording and font is different is an indication of this alteration.

Job Aid: Altered Claims Records

| | | | | | | |
|---------------|---------------|---|---------------|---------|------------------|---------|
| COLOR | YEAR | MAKE/MODEL | VIN | LICENSE | MILEAGE IN / OUT | TAG |
| Pitch Black | | DODGE Charger | | | 126892/126892 | T653 |
| DEL DATE | PROD. DATE | WARR. EXP. | PROMISED | PO NO. | RATE | PAYMENT |
| 14DEC17 DR | | | 10:30 31OCT23 | | 0.00 | CASH |
| R.O. OPENED | READY | OPTIONS: STK:D7101869 ENG:3.6L_V6_GAS TRN:A | | | | |
| 09:58 31OCT23 | 11:38 31OCT23 | | | | | |
| LINE | OPCODE | TECH | TYPE | HOURS | LIST | NET |
| | | | | | | TOTAL |

Customer comes in with free diagnostic check coupon. No check engine lights are on but customer states his

horn is not working properly. We recommend that we order the part and replace it with a new part included

parts will be * Self tapping screw and washer , Horn and bracket , Hex flange and head bolt. Also recommend

changing windshield wipers

B General Concern #2 [CUSTOMER PROVIDED COUPON FOR FREE DIAGNOSIS]
40CHZ General Concern #2 [CUSTOMER PROVIDED COUPON FOR FREE DIAGNOSIS]
1739 ISP (N/C)

PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE B: 0.00

ESTIMATE: 199.90 31OCT23 09:58 SA: 5843

CONTACT:

| | | | | | |
|---|--|--|--|--|--------|
| WARRANTY DISCLAIMER: ALL PARTS AND ACCESSORIES ARE SOLD AND ALL REPAIRS ARE PROVIDED BY THE DEALERSHIP AS IS. THE DEALERSHIP HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS AND IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF PARTS OR PRODUCTS OR THE REPAIR. THE ONLY WARRANTIES ON PARTS AND ACCESSORIES OR REPAIRS ARE THOSE WHICH MAY BE OFFERED BY THE MANUFACTURER OR THE ORIGINAL PARTS DISTRIBUTOR AND ONLY SUCH MANUFACTURER OR DISTRIBUTOR SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. CUSTOMER SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFIT OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES. | | *SHOP SUPPLY COSTS: We have added a charge equal to 15% of the total cost of labor and parts, not to exceed \$65.18, to the Repair Order for shop supplies used in connection with this repair. | | DESCRIPTION | TOTALS |
| By signing below, you acknowledge that you were notified of and authorized the Dealership to perform the services/repairs itemized in this invoice and that you received (or had the opportunity to inspect) any replaced parts as requested by you. The vehicle is being returned to you in exchange for your payment of the Amount Due. | | ALL PARTS ARE NEW UNLESS OTHERWISE INDICATED. | | LABOR AMOUNT | 0.00 |
| | | | | PARTS AMOUNT | 0.00 |
| | | | | GAS, OIL, LUBE | 0.00 |
| | | | | SUBLET AMOUNT | 0.00 |
| | | | | MISC. CHARGES * | 0.00 |
| | | | | TOTAL CHARGES | 0.00 |
| | | | | LESS INSURANCE | 0.00 |
| | | | | SALES TAX | 0.00 |
| DATE | | CUSTOMER SIGNATURE | | AUTHORIZED DEALERSHIP REPRESENTATIVE SIGNATURE | |
| | | | | PLEASE PAY THIS AMOUNT | |
| | | | | 0.00 | |

- c. The CH spent a little more time on this one and it is not as easy to tell what was changed. If you look closely at the mileage, you can see the second two is slightly higher than the other numbers and it is also slightly rotated. This shows the second two in the mileage has been changed.



STATE OF MICHIGAN
CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER: [REDACTED] YEAR: 2013 MAKE: FORD MODEL: F150 BODY STYLE: PICKUP

TITLE NUMBER: [REDACTED] ISSUE DATE: 09/27/2023 ODOMETER: 122043 BRAND OR LEGEND:

WEIGHT OR FEE CATEGORY: 35335 ODOMETER BRAND: *ACTUAL MILEAGE*

- d. This example is similar to the last one where the two was once again changed. This has the same indications that one printed number in the mileage is clearly altered and is not in the same orientation. The editing that they did also removed part of the wording below the mileage as well.

| | | | | | | |
|--|---------------------|--------------------------------|-------------------|-----------------------|------------------------------------|--|
| YEAR 2013 | MAKE FORD | MODEL F150 SUPERCREW | DOOR 4D | COLOR WHITE | SERIAL NUMBER [REDACTED] | STOCK NO. 117242 |
| DRIVE X | VEH. X | EXCEEDS MILE LIMITS | NO X | NO X | NO X | NO X |
| SELLER (TRANSFEROR) T186 | | SALE DATE 9/09/2023 | | | | |
| ODOMETER DISCLOSURE STATEMENT Section 560.5 Disclosure form. FEDERAL LAW REQUIRES THAT YOU STATE THE MILEAGE UPON TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. <input type="checkbox"/> (1) I hereby certify to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits. <input type="checkbox"/> (2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING - ODOMETER DISCREPANCY - WARNING - ODOMETER DISCREPANCY I, [REDACTED] , state that the odometer now reads: 122043 miles (no tenths) and to the best of my knowledge that it reflects the actual mileage of the vehicle described above, unless one of the above statements is checked. | | | | | | |
| SUBJECT TO TERMS AND CONDITIONS ON THE REVERSE SIDE HEREOF 022326 Bid# 9235 [REDACTED] [REDACTED] [REDACTED] PURCHASER (TRANSFEREE) - RECEIPT OF ODOMETER STATEMENT ACKNOWLEDGED | | | | | | |
| BY: [REDACTED] *IF IF IF* OR WE, BY USE OF OUR AUTHORIZED SIGNATURE, HEREBY AGREE TO PAY THE INDICATED SALE PRICE FOR THE VEHICLE DESCRIBED, UNDER THE TERMS AND RULES OF THE GREATER DETROIT AUTO AUCTION. | | | | | | |
| TRANSFEROR'S SIGNATURE (seller) [REDACTED] | | | | | | |
| ALL VEHICLES SOLD WITHOUT WARRANTY ALL VEHICLES SOLD TO DEALERS FOR RESALE ONLY WITHOUT WARRANTY. GREATER DETROIT AUTO AUCTION ACCEPTS NO RESPONSIBILITY FOR THEFT, LIABILITY, DAMAGE, FLOOD, FIRE OR ACTS OF GOD FOR ANY VEHICLE. | | | | | | |
| SALE PRICE BUYER FEE SALES TAX DOCUMENT FEE TITLE FEE TAG/REG FEE OTHER TOTAL | | | | | | 7,000.00 395.00 424.50 75.00 15.00 7,909.50 |
| THIS SALE IS A TRANSACTION BETWEEN THE SELLER AND PURCHASER. GREATER DETROIT AUTO AUCTION ASSUMES NO RESPONSIBILITY. | | | | | | |

Approval & Revision

| | | | |
|--------------------------|-------------------------------|--|----------------------------------|
| Date Created 2/9/2024 | Created By Jonathan Haynie | Date Approved 2/12/2024 | Approved By Rich Schmittel |
| Date Revised [Date] | Revised by [Revisor Name] | Revision Description [Enter what has changed from the previous version] | Date Approved [Date] |
| Date Revised [Date] | Revised by [Revisor Name] | Revision Description [Enter what has changed from the previous version] | Approved By [Approver's Name] |
| Date Revised [Date] | Revised by [Revisor Name] | Revision Description [Enter what has changed from the previous version] | Date Approved [Date] |
| Date Revised [Date] | Revised by [Revisor Name] | Revision Description [Enter what has changed from the previous version] | Approved By [Approver's Name] |
| Date Revised [Date] | Revised by [Revisor Name] | Revision Description [Enter what has changed from the previous version] | Date Approved [Date] |
| Date Revised [Date] | Revised by [Revisor Name] | Revision Description [Enter what has changed from the previous version] | Approved By [Approver's Name] |